
SO ORDERED,



A handwritten signature in black ink that reads "Selene D. Maddox".

Judge Selene D. Maddox

United States Bankruptcy Judge

The Order of the Court is set forth below. The case docket reflects the date entered.

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF MISSISSIPPI**

IN RE: Fatima Loretta Leal, Debtor

**Case No. 25-11808-SDM
Chapter 13**

ORDER CONFIRMING CHAPTER 13 PLAN

The debtor's plan was filed on 06/09/2025 and amended/modified by subsequent order(s) of the court, if any. The plan was transmitted to creditors pursuant to Bankruptcy Rule 3015. The court finds that the plan meets the requirements of 11 U.S.C. § 1325.

IT IS ORDERED THAT:

1. The debtor's chapter 13 plan attached hereto is confirmed.
2. The following motions are granted (*if any*):
 - a. Motion for valuation of security, payment of fully secured claims, and modification of undersecured claims made under Rule 3012 (§ 3.2 of the plan);
 - b. Motion to avoid lien pursuant to Section 522 (§ 3.4 of the plan).
3. The stay under Section 362(a) is terminated as to the collateral only and the stay under Section 1301 is terminated in all respects regarding collateral listed in Section 3.5 of the plan (*if any*).
4. All property shall remain property of the estate and shall vest in the debtor only upon entry of discharge. The debtor shall be responsible for the preservation and protection of all property of the estate not transferred to the trustee.
5. The debtors' attorney is awarded a fee in the amount of \$4,600.00 of which \$4,328.00 is due and payable from the estate.

##END OF ORDER##

Approved:

/s/ Thomas C. Rollins, Jr.

Thomas C. Rollins, Jr. (MSBN 103469) Attorney for the Debtor

Submitted by:

Todd S. Johns, Ch. 13 Trustee

P.O. Box 1326

Brandon, MS 39043-1326

(601) 825-7663

Fill in this information to identify your case:

Debtor 1 **Fatima Loretta Leal**
Full Name (First, Middle, Last)

Debtor 2
(Spouse, if filing) Full Name (First, Middle, Last)

United States Bankruptcy Court for the

**NORTHERN DISTRICT OF
MISSISSIPPI**

☐ Check if this is an amended plan, and list below the sections of the plan that have been changed.

Case number:
(If known)

Chapter 13 Plan and Motions for Valuation and Lien Avoidance

12/17

Part 1: Notices

To Debtors: This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances or that it is permissible in your judicial district. Plans that do not comply with local rules and judicial rulings may not be confirmable. The treatment of ALL secured and priority debts must be provided for in this plan.

In the following notice to creditors, you must check each box that applies

To Creditors: Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated.

You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation on or before the objection deadline announced in Part 9 of the Notice of Chapter 13 Bankruptcy Case (Official Form 309I). The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015.

The plan does not allow claims. Creditors must file a proof of claim to be paid under any plan that may be confirmed.

The following matters may be of particular importance. Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

- | | | | |
|-----|------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------|--------------------------------------------------|
| 1.1 | A limit on the amount of a secured claim, set out in Section 3.2, which may result in a partial payment or no payment at all to the secured creditor | <input checked="" type="checkbox"/> Included | <input type="checkbox"/> Not Included |
| 1.2 | Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 3.4. | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |
| 1.3 | Nonstandard provisions, set out in Part 8. | <input checked="" type="checkbox"/> Included | <input type="checkbox"/> Not Included |

Part 2: Plan Payments and Length of Plan

2.1 Length of Plan.

The plan period shall be for a period of 60 months, not to be less than 36 months or less than 60 months for above median income debtor(s). If fewer than 60 months of payments are specified, additional monthly payments will be made to the extent necessary to make the payments to creditors specified in this plan.

2.2 Debtor(s) will make payments to the trustee as follows:

Debtor shall pay \$850.00 (☐ monthly, ☐ semi-monthly, ☐ weekly, or ☒ bi-weekly) to the chapter 13 trustee. Unless otherwise ordered by the court, an Order directing payment shall be issued to the debtor's employer at the following address:

**Vollor Law Firm
127 E Main St
Starkville MS 39759-0000**

Debtor **Fatima Loretta Leal**

Case number

Joint Debtor shall pay ____ (☐ monthly, ☐ semi-monthly, ☐ weekly, or ☐ bi-weekly) to the chapter 13 trustee. Unless otherwise ordered by the court, an Order directing payment shall be issued to the joint debtor's employer at the following address:

2.3 Income tax returns/refunds.

Check all that apply:

☒ Debtor(s) will retain any exempt income tax refunds received during the plan term.

☐ Debtor(s) will supply the trustee with a copy of each income tax return filed during the plan term within 14 days of filing the return and will turn over to the trustee all non-exempt income tax refunds received during the plan term.

☐ Debtor(s) will treat income refunds as follows:

2.4 Additional payments.

Check one.

☒ None. If "None" is checked, the rest of § 2.4 need not be completed or reproduced.

Part 3: Treatment of Secured Claims

3.1 Mortgages. (Except mortgages to be crammed down under 11 U.S.C. § 1322(c)(2) and identified in § 3.2 herein.).

Check all that apply:

☐ None. If "None" is checked, the rest of § 3.1 need not be completed or reproduced.

3.1(a) Principal Residence Mortgages: All long term secured debt which is to be maintained and cured under the plan pursuant to 11 U.S.C. § 1322(b)(5) shall be scheduled below. Absent an objection by a party in interest, the plan will be amended consistent with the proof of claim filed by the mortgage creditor, subject to the start date for the continuing monthly mortgage payment proposed herein.

1 Mtg pmts to **Carrington Mortgage**

Beginning **July 2025** @ **\$1,353.48** ☒ Plan ☐ Direct. Includes escrow ☒ Yes ☐ No

1 Mtg arrears to **Carrington Mortgage** Through **June 2025** **\$4,502.71**

3.1(b) Non-Principal Residence Mortgages: All long term secured debt which is to be maintained and cured under the plan pursuant to 11 U.S.C. § 1322(b)(5) shall be scheduled below. Absent an objection by a party in interest, the plan will be amended consistent with the proof of claim filed by the mortgage creditor, subject to the start date for the continuing monthly mortgage payment proposed herein.

Property **-NONE-**
address:

Mtg pmts to
Beginning month @ Plan Direct. Includes escrow Yes No

Property **-NONE-** Mtg arrears to Through

3.1(c) Mortgage claims to be paid in full over the plan term: Absent an objection by a party in interest, the plan will be amended consistent with the proof of claim filed by the mortgage creditor.

Creditor: **-NONE-** Approx. amt. due: Int. Rate*:

Property Address:

Principal Balance to be paid with interest at the rate above:
(as stated in Part 2 of the Mortgage Proof of Claim Attachment)

Portion of claim to be paid without interest: \$
(Equal to Total Debt less Principal Balance)

Special claim for taxes/insurance: \$ **-NONE-** /month, beginning month.
(as stated in Part 4 of the Mortgage Proof of Claim Attachment)

Debtor **Fatima Loretta Leal**

Case number

* Unless otherwise ordered by the court, the interest rate shall be the current Till rate in this District
 Insert additional claims as needed.

3.2 Motion for valuation of security, payment of fully secured claims, and modification of undersecured claims. Check one.

*None. If "None" is checked, the rest of § 3.2 need not be completed or reproduced.
 The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked.*

☒ Pursuant to Bankruptcy Rule 3012, for purposes of 11 U.S.C. § 506(a) and § 1325(a)(5) and for purposes of determination of the amounts to be distributed to holders of secured claims, debtor(s) hereby move(s) the court to value the collateral described below at the lesser of any value set forth below or any value set forth in the proof of claim. Any objection to valuation shall be filed on or before the objection deadline announced in Part 9 of the Notice of Chapter 13 Bankruptcy Case (Official Form 309I).

The portion of any allowed claim that exceeds the amount of the secured claim will be treated as an unsecured claim under Part 5 of this plan. If the amount of a creditor's secured claim is listed below as having no value, the creditor's allowed claim will be treated in its entirety as an unsecured claim under Part 5 of this plan. Unless otherwise ordered by the court, the amount of the creditor's total claim listed on the proof of claim controls over any contrary amounts listed in this paragraph.

Name of creditor	Estimated amount of creditor's total claim #	Collateral	Value of collateral	Amount of secured claim	Interest rate*
OneMain Financial	10724.46 \$41,367.00	2012 Toyota 4 Runner 340000 miles	\$6,750.00	\$6,750.00	10.00%

Insert additional claims as needed.

#For mobile homes and real estate identified in § 3.2: Special Claim for taxes/insurance:

Name of creditor	Collateral	Amount per month	Beginning month
-NONE-			

* Unless otherwise ordered by the court, the interest rate shall be the current Till rate in this District

For vehicles identified in § 3.2: The current mileage is

3.3 Secured claims excluded from 11 U.S.C. § 506.

Check one.
☒ *None. If "None" is checked, the rest of § 3.3 need not be completed or reproduced.*

3.4 Motion to avoid lien pursuant to 11 U.S.C. § 522.

Check one.
☒ *None. If "None" is checked, the rest of § 3.4 need not be completed or reproduced.*

3.5 Surrender of collateral.

Check one.
☒ *None. If "None" is checked, the rest of § 3.5 need not be completed or reproduced.*

Part 4: Treatment of Fees and Priority Claims

4.1 General
 Trustee's fees and all allowed priority claims, including domestic support obligations other than those treated in § 4.5, will be paid in full without postpetition interest.

4.2 Trustee's fees

Debtor

Fatima Loretta Leal

Case number

Trustee's fees are governed by statute and may change during the course of the case.

4.3 Attorney's fees.

☒ No look fee: \$4,600.00

Total attorney fee charged: **\$4,600.00**

Attorney fee previously paid: **\$272.00**

Attorney fee to be paid in plan per
confirmation order: **\$4,328.00**

☐ Hourly fee: \$____. (Subject to approval of Fee Application.)

4.4 Priority claims other than attorney's fees and those treated in § 4.5.

Check one.

☒ None. If "None" is checked, the rest of § 4.4 need not be completed or reproduced.

4.5 Domestic support obligations.

☒ None. If "None" is checked, the rest of § 4.5 need not be completed or reproduced.

Part 5: Treatment of Nonpriority Unsecured Claims

5.1 Nonpriority unsecured claims not separately classified.

Allowed nonpriority unsecured claims that are not separately classified will be paid, pro rata. If more than one option is checked, the option providing the largest payment will be effective. *Check all that apply.*

☒ The sum of \$ **253.41**

☐ _____% of the total amount of these claims, an estimated payment of \$____

☒ The funds remaining after disbursements have been made to all other creditors provided for in this plan.

If the estate of the debtor(s) were liquidated under chapter 7, nonpriority unsecured claims would be paid approximately **\$225.00**.
Regardless of the options checked above, payments on allowed nonpriority unsecured claims will be made in at least this amount.

5.2 Other separately classified nonpriority unsecured claims (special claimants). *Check one.*

☒ None. If "None" is checked, the rest of § 5.3 need not be completed or reproduced.

Part 6: Executory Contracts and Unexpired Leases

6.1 The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected. *Check one.*

☒ None. If "None" is checked, the rest of § 6.1 need not be completed or reproduced.

Part 7: Vesting of Property of the Estate

7.1 Property of the estate will vest in the debtor(s) upon entry of discharge.

Part 8: Nonstandard Plan Provisions

8.1 Check "None" or List Nonstandard Plan Provisions

None. If "None" is checked, the rest of Part 8 need not be completed or reproduced.

Debtor **Fatima Loretta Leal**

Case number

Under Bankruptcy Rule 3015(c), nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in the Official Form or deviating from it. Nonstandard provisions set out elsewhere in this plan are ineffective.

The following plan provisions will be effective only if there is a check in the box "Included" in § 1.3.

If applicable, ad valorem taxes, past/present/future, if not paid by the mortgage company, shall be paid direct to the taxing authority by the Debtor and not paid through the Chapter 13 Plan.

If applicable, upon the filing of an Official Form 410S2 Notice of Postpetition Mortgage Fees, Expenses, and Charges, and absent any objection being filed within 60 days after the filing of said Notice, the Trustee is authorized to pay the amount contained in the Notice as a special claim over the remaining terms of the plan and adjust the plan payment accordingly. This does not constitute a waiver of the right to object to the Notice within one year pursuant to Rule 3002.1(e) of the Federal Rules of Bankruptcy Procedure.

Part 9: Signatures:

9.1 Signatures of Debtor(s) and Debtor(s)' Attorney

The Debtor(s) and attorney for the Debtor(s), if any, must sign below. If the Debtor(s) do not have an attorney, the Debtor(s) must provide their complete address and telephone number.

X **/s/ Fatima Loretta Leal**

X

Fatima Loretta Leal
Signature of Debtor 1

Signature of Debtor 2

Executed on **June 6, 2025**

Executed on

39 Azalea Dr
Address
Eupora MS 39744-0000
City, State, and Zip Code

Address

City, State, and Zip Code

Telephone Number

Telephone Number

X **/s/ Thomas C. Rollins, Jr.**
Thomas C. Rollins, Jr. 103469
Signature of Attorney for Debtor(s)
P.O. Box 13767
Jackson, MS 39236
Address, City, State, and Zip Code
601-500-5533
Telephone Number
trollins@therollinsfirm.com
Email Address

Date **June 6, 2025**

103469 MS
MS Bar Number

In re:
Fatima Loretta Leal
Debtor

Case No. 25-11808-SDM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0537-1
Date Rcvd: Aug 04, 2025

User: autodocke
Form ID: pdf0004

Page 1 of 3
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 06, 2025:

Recip ID	Recipient Name and Address
db	+ Fatima Loretta Leal, 39 Azalea Dr, Eupora, MS 39744-2131
4568706	+ CC Bank, PO Box 202093, Dallas, TX 75320-2093
4556620	Pocket 360, PO Box 364, Cincinnati, OH 45236
4556624	+ Uprova Loans, 635 E Hwy 20, Upper Lake, CA 95485-8793

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4556608	Email/Text: Bankruptcy@absoluteresolutions.com	Aug 04 2025 23:09:00	Absolute Resolutions, Attn: Bankruptcy, 8000 Norman Center Dr #350, Bloomington, MN 55437
4568733	Email/Text: Bankruptcy@absoluteresolutions.com	Aug 04 2025 23:09:00	Absolute Resolutions Investments, LLC, c/o Absolute Resolutions Corporation, 8000 Norman Center Drive, Suite 350, Bloomington, MN 55437
4556610	Email/Text: BKBCNMAIL@carringtonms.com	Aug 04 2025 23:09:00	Carrington Mortgage, P.O. Box 3489, Anaheim, CA 92803
4556609	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 04 2025 23:17:31	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
4565867	Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 04 2025 23:17:42	Capital One N.A., by AIS InfoSource LP as agent, PO Box 71083, Charlotte, NC 28272-1083
4556611	+ Email/Text: opsqa_usbankruptcy@cashnetusa.com	Aug 04 2025 23:09:00	CashNet USA, 175 W Jackson, Ste 1000, Chicago, IL 60604-2863
4559941	+ Email/Text: opsqa_usbankruptcy@cashnetusa.com	Aug 04 2025 23:09:00	CashNetUSA, 175 W Jackson Blvd, Suite 600, Chicago, IL 60604-2948
4556612	+ Email/Text: bankruptcy@axcess-financial.com	Aug 04 2025 23:09:00	Check 'n Go, Attn: Bankruptcy, Po Box 36454, Cincinnati, OH 45236-0454
4556613	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 04 2025 23:17:39	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
4556614	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 04 2025 23:09:00	Comenity Bank, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
4556615	+ Email/Text: bankruptcy_notifications@ccsusa.com	Aug 04 2025 23:10:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
4556616	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Aug 04 2025 23:09:00	Goldman Sachs Bank USA, Attn: Bankruptcy, Po Box 70379, Philadelphia, PA 19176-0379
4574510	Email/Text: JCAP_BNC_Notices@jcap.com	Aug 04 2025 23:10:00	Jefferson Capital Systems, LLC, PO BOX 7999, SAINT CLOUD, MN 56302-9617
4566209	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Aug 04 2025 23:09:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013

District/off: 0537-1

User: autodocke

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Date Rcvd: Aug 04, 2025

Form ID: pdf0004

Total Noticed: 27

4556617	+ Email/PDF: ais.chase.ebn@aisinfo.com	Aug 04 2025 23:17:37	Jpmcb, MailCode LA4-7100, 700 Kansas Lane, Monroe, LA 71203-4774
4556618	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 04 2025 23:17:32	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
4556619	+ Email/PDF: cbp@omf.com	Aug 04 2025 23:17:36	OneMain Financial, Attn: Bankruptcy, Po Box 142, Evansville, IN 47701-0142
4563388	+ Email/PDF: cbp@omf.com	Aug 04 2025 23:17:42	OneMain Financial Group, LLC, PO Box 3251, Evansville, IN 47731-3251
4559942	+ Email/PDF: cbp@omf.com	Aug 04 2025 23:17:36	OneMain Financial Group, LLC, PO Box 981037, Boston, MA 02298-1037
4556621	+ Email/Text: Triage_Bankruptcy_Notices@progressive.com	Aug 04 2025 23:09:00	Progressive Insurance, 6300 Wilson Mills Rd, Cleveland, OH 44143-2182
4556622	+ Email/Text: bk@roadrunnerfinancial.com	Aug 04 2025 23:09:00	Roadrunner Account Services, Attn: Bankruptcy, 5525 N Macarthur Blvd, Ste 660, Irving, TX 75038-2671
4556623	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 04 2025 23:17:30	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
4556625	+ Email/PDF: cbp@omf.com	Aug 04 2025 23:17:42	WebBank/OneMain, Attn: Bankruptcy, 215 South State Street, Suite 1000, Salt Lake City, UT 84111-2336

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 06, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 4, 2025 at the address(es) listed below:

Name	Email Address
Thomas C. Rollins, Jr.	on behalf of Debtor Fatima Loretta Leal trollins@therollinsfirm.com jennifer@therollinsfirm.com;notices@therollinsfirm.com;trollins@ecf.inforuptcy.com;calvillojr81745@notify.bestcase.com;TRol lins@jubileebk.net;trollins.therollinsfirm.com@recap.email
Todd S. Johns	vardaman13ecf@gmail.com vardaman13@ecf.epiqsystems.com;trusteeMSNBTv@ecf.epiqsystems.com
U. S. Trustee	USTPRegion05.AB.ECF@usdoj.gov

District/off: 0537-1

User: autodocke

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